



Order Filed on April 20, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 <a href="mailto:dcarlon@kmlawgroup.com">dcarlon@kmlawgroup.com</a> Attorneys for Secured Creditor Ditech Financial LLC	
In Re:	Case No.: 17-15431 RG
Robert Nunziato,	Adv. No.:
Debtor.	Hearing Date: 3/21/18
	Judge: Rosemary Gambardella

### ORDER RESOLVING OBJECTION TO PROOF OF CLAIM

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: April 20, 2018**

  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtor: Robert Nunziato

Case No.: 17-15431 RG

Caption: **ORDER RESOLVING OBJECTION TO PROOF OF CLAIM**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial LLC, holder of a mortgage on real property located at 520 Hackensack Street, Carlstadt, NJ, 07072, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Hannon, Brian Gregory, Esquire, attorney for Debtors, and for good cause having been shown;

It is further hereby **ORDERED, ADJUDGED and DECREED** that Secured Creditor is permitted to apply the funds received March 25, 2017 to the payment due March 1, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that said application of payments will not be deemed a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that the pre-petition arrearage portion of claim will be reduced to accordingly, to zero and Secured Creditor shall file an amended claim within thirty (30) days from the date of this order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to Secured Creditor's proof of claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Objection to Proof of Claim is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Robert Nunziato  
Debtor

Case No. 17-15431-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Apr 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2018.

db Robert Nunziato, 520 Hackensack Street, Carlstadt, NJ 07072-1306  
aty +Parisi & Gerlane, P.A, 190 Moore Street, Suite 460, Hackensack, NJ 07601-7498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 22, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Brian Gregory Hannon on behalf of Attorney Norgaard O'Boyle bhannon@norgaardfirm.com,  
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com  
Brian Gregory Hannon on behalf of Creditor Norgaard O'Boyle bhannon@norgaardfirm.com,  
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com  
Brian Gregory Hannon on behalf of Debtor Robert Nunziato bhannon@norgaardfirm.com,  
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. sobrien@flwlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8